



Job Description

Position Title: Loan Services Manager

Team: Administration

Supervisor Title: Director of Finance FLSA Status: Exempt

Date: _____ Non-Exempt

General Position Summary:

The Loan Services Manager is responsible for delivering an affordable mortgage product, helping make homeownership possible for many low-and-moderate income individuals and families in our community. The Loan Services Manager will identify and implement new lending products to meet the needs of the individuals and families in our community.

Core Responsibilities:

List major actions performed in the job. Describes what occurs and the reason the action is taken. Regular and predictable attendance is a required function of this position.

1. Identifies and implements new lending products to reduce barriers to access to credit experienced by families in our community.
2. Implements new systems and processes to efficiently and effectively serve a growing number of families each year.
3. Develops, implements, and leads new lending services team. LMA (Leadership, Management, Accountability) for lending services team. Provide guidance and direction on work responsibilities, conduct one-on-one meetings, coach, and provide informal and formal feedback on performance and goals.
4. Processes and underwrites residential mortgage loans in a manner consistent with all company policies and procedures as well as all regulatory requirements.
5. Prepares and reviews required loan documentation, and obtains and verifies that all needed documents have been received.
6. Manages a pipeline of loans and maintains timely and compliant flow of such loans through the process. Monitors and ensures closing dates and company deadlines are met.
7. Communicates with Family Services, Land Development, Construction, Warranty Manager, Grant Manager and the utility companies to obtain needed documents and information for closing.
8. Oversees the efforts to preserve homeownership for families experiencing financial difficulties.

9. Provides excellent customer service by effectively communicating and cooperating with all internal and external customers.
10. Keeps abreast of changes in policies and procedures, standards and regulations applicable to the company and the mortgage industry.
11. Understands and applies local, state and federal regulations related to processing mortgage loans.
12. Fulfills all requirements to maintain M.L.O. license. Oversees administration on the NMLS system, ensuring the annual renewal process for both company and M.L.O.'s is complete.

Requirements:

Describes the minimum education and experience, certifications, licenses, physical demands, working conditions and skill sets needed to perform the job

- BA/BS degree required.
- 5 years mortgage origination/underwriting experience.
- State-licensed as a Mortgage Loan Originator required.
- Excellent written, verbal, and organizational skills.
- Excellent customer service skills.
- Ability to think strategically; develop a vision to serve families and meet the needs of our community.
- Ability to prioritize, work independently and complete multiple tasks in an effective manner.
- Strong computer skills in Microsoft Office applications required (specifically Word, Excel and Outlook; PowerPoint a plus).
- Demonstrates the ability to use commonly-used concepts, practices and procedures within the field.
- Convey clear, concise information to others, using verbal or other appropriate communication techniques.
- Complete formal training plan and assignments as required.
- Treat others in a nondiscriminatory, lawful and ethical manner, respecting the differences among people, and the value they bring to GDMHFH.
- Follow safe practices in all work activities to avoid injuries and accidents.
- High integrity and confidentiality required.

Job Competencies *(Please list at least one and up to three additional that are specific to the department(s) in which an individual serves):*

- Demonstrate commitment to Greater Des Moines Habitat for Humanity's Mission and Core Values of:

Mission

Seeking to put God's love into action, Greater Des Moines Habitat for Humanity brings people together to build homes, communities, and hope.

Values

Build Solutions
 Build a Safety Mindset
 Build Faith and Family
 Build as Stewards
 Build with Heart

Normal Work Environment (Check best description):

Office

Outdoors

Retail

Continuous (67-100% of workday)

Frequent (34-66% of workday)

Occasional (1-33% of workday)

Physical Requirements:

Continuously = 67-100% of workday

Frequently = 34-66% of workday

Occasional = 1-33% of Workday

(Indicate C, F, or O in front of each below)

C Sitting

O Standing

O Bending

O Twisting

O Stooping

O Reaching above Shoulder

O Kneeling

O Reaching below Shoulder

O Crawling

O Working at Low Position

O Climbing Stairs

O Pushing/Pulling

O Climbing Ladders

O Working on Elevated Surfaces

O Driving

O Walking

O Working on uneven surfaces

Weight Lifting/Carrying:

O Sedentary (0-10 lbs.)

O Light (11-25 lbs.)

O Medium (26-50 lbs.)

O Heavy (51-74 lbs.)

O Very Heavy (75-100 lbs.)

Dexterity:

O Eye/Hand Coordination

O Feet (foot pedals)

O Fingering (picking, pinching, etc.)

O Handling (holding, grasping, etc.)

O Wrist Motion (repetitive flexion/rotation)

Hearing: Yes No

If yes, explain the reason hearing is necessary:

Hearing is necessary to perform the job as the ability to communicate verbally is essential to greeting guests, answering the telephones and coordinating with internal and external customers.

Visual Acuity Distance: (Example - clarity of vision at 20 inches or less):

Clarity of vision at 24 inches or less necessary to view computer monitor and read reports.

Equipment/Supplies/Tools

- Computer and Accessories
- Printer/Copier/Scanner/Fax
- Telephone
- General Office Supplies

Note: Attach copy of Mission Statement and Core Values to each role description